

A LETTER to a Gentleman of the

Insurance Office, Concerning the CITIES Insuring Houses.

SIR,



Having read your Paper Entituled, *An Enquiry whether it be the Interest of the City to Insure Houses from Fire*. I am convinc'd by the strength of your Arguments, and do think you deserve as great Commendations for so well defending your Design as for Inventing it. And to shew, that I do not flatter, but that you have made me a real Convert, I will come to the Office and Insure several Houses in the Liberties, which I intended before to Insure with the City: Though I must confess, this may be no infallible signe of my Conversion, because your undeniable Reasons (not to mention the justice of your Cause): *That the Security is better in private hands than in publick: That the Profit of the Design must be uncertain; And that it may be inconvenient for the City, because of the great Trusts they are engaged in,* may have the same Effects on most Persons, as on Me, and so Disappoint the Cities Undertaking, and then my Insuring at your Office may be thought to proceed from Force, and not Choice; Yet that you may not question my Reallity, I have sent you a Reason, which I do not find amongst yours, though I thought of it by reading your Paper, that is: If the City should Insure Houses from Fire, it may prove inconvenient to the Publick Safety, and prejudicial to the Reputation of the Governours.

For the Magistrates of the City are intrusted with the preservation of it, and by the Common Law of the Land, when they judge it necessary, may Blow up, or pull down any House to stop the Fire, as well as dig Trenches in any mans Ground in time of War, to defend the City.

Now, if the City Insure Houses from Fire, this great Power will be Interestted, and consequently may be byass'd; And so the Magistrates no proper Judges when to make use of it. For when a Fire happens, the Magistrates may command some Houses not Insured by the City, to be Blown up, only to preserve those that are Insured. And so on the contrary, may omit the Blowing up some Houses by them Insured, to prevent Charge to the City, which they ought to have done, to stop the Fire. By this means, that Power which should be used to prevent Fires, will be the Occasion of their Increase.

This is an Argument, why those who have Houses in the City, may not Insure with you; because they would not prejudice that Power which is intrusted for their Safety: Besides, by Insuring at your Office, they have a Double Security; they have the Assistance of the Magistrates, and Care and Industry of the Office for their Protection.

Next, were this great Power (that may destroy any Mans Free-hold for preservation of the Publick) used with the same Justice, as if the City were Unconcerned, which the Wisdom of our Law-makers thought, never could be; and therefore, suffer no Man to be Judge in his own Cause. Yet it will be impossible to make those that lose their Houses, believe it: For Losers will alwayes Complain; and will be apt to say, That either the City's Care to Preserve their Insured Houses, or prejudice to theirs not being Insured, was the occasion of their Loss.

So that if the City Insure Houses, it will cause reflections on the Reputation of the Governours, and render their Power for the Publick Safety useles; because it can never be employed without Clamour and Suspicion of Injustice.

Sir, If you judge these Thoughts useful, you may Publish them; I shall be Required by the Satisfaction I take in being Serviceable to so Ingenuous and Worthy a Design.

SIR,